



3625

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)
Kevin BOYLE et al.)
Serial No.: 09/325,536)
Filed: June 4, 1999)

Art Unit: 3625

Examiner: Forest Thompson, Jr.

#22
02.29.03
Cb

For: CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OR
CLUB, MERCHANT, AND SERVICE PROVIDER FEES

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INFORMATION DISCLOSURE STATEMENT

Director of the United States
Patent and Trademark Office
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully requests consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicant respectfully requests that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

In accordance with 37 CFR § 1.97, this Information Disclosure Statement is being submitted after the issuance of a first Office Action so, therefore please charge the undersigned's Deposit Account No. 50-0206 in the amount of \$180.00. If any additional fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit

Account No. 50-0206.

Please note, this Form PTO/SB/08 is submitted as part of a single Information Disclosure Statement which includes: 1) a submission of U.S. patent references using the PTO Electronic Filing System; and 2) this corresponding submission of non-patent references submitted using PTO Form 1449. The payment for this single Information Disclosure Statement is submitted herewith. Accordingly, no additional charges should be due for the EFS submission.

Respectfully submitted,

HUNTON & WILLIAMS



Herbert V. Kerner

Registration No. 42,721

Date: 2-5-03

1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
Ph. (202) 955-1500
Fax (202) 778-2201